

Application number 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: Le, David Q.

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account.

- 5 14. (New) The method of Claim 13 includes a step of storing prepaid card amount in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

- 10 receiving the security code;

determining if the security code is valid;

15 determining if any identifier account is associated with the security code;

if there is no account identifier associated with said code then prompt user to enter an unique user account identifier, password, storage period and currency to be stored;

- 20 receiving the said user account identifier, password, storage period and currency as inputted by user;

determining said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

- 25 calculating the stored value;

output stored value to user, and

- 30 if said user account identifier, password combination is unique and stored value is acceptable to user then add said account identifier and password into database linked with the stored value amount.

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15. (New) In an Internet system having a plurality of computers connected by a network, a method using a convertible prepaid card for payment to a merchant in any currencies over a network comprising:

5 at the merchant server, receiving a request for payment for good or services by purchaser;

generating a first dynamic transaction code to the host server;

10 generating a second dynamic transaction code to the purchaser;

at the host server having a database, receiving the first transaction code from merchant server;

15 requesting purchaser to provide second transaction code and security code from prepaid card;

receiving the second transaction code and security code as inputted by purchaser;

20 authenticating the first transaction code and second transaction code;

authenticating the said security code for validity;

25 upon authentication of the security code, crediting the amount requested for payment to merchant's account if the balance in the database associated with the security code is more than the requested amount for payment;

debiting the balance associated with the security code in the database with the said amount paid to merchant's account; and

30 notifying merchant server and purchaser.

16. (New) The method of Claim 15 where the said amount payable is in a currency other than the prepaid card's currency further comprising steps at the host server:

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requesting purchaser to convert the equivalent amount in prepaid card's currency to the requested foreign currency amount if the balance in the database is more than the requested equivalent foreign currency amount for payment;

receiving approval by purchaser for converting the said equivalent amount to the requested foreign currency amount for the transaction;

crediting the converted amount in foreign currency for payment to merchant's account; and

debiting the said credited amount equivalent in prepaid card's currency associated with the purchaser's prepaid card account in the database.

17. (New) An internet system for conducting fund transfer in any currencies accessible by a plurality of users using prepaid cards comprising:

at least a host server with a database further comprising; a computer storage medium for storing executable program code; and

means for executing the said program code, wherein the program code further comprises:

code to prompt payer to input payer's account identifier and password;

code to authenticate said account identifier and password for validity;

code to prompt the payer to input payee's account identifier and fund transfer information;

code to receive payee's account identifier and fund transfer information;

code to authenticate the payee account identifier;

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code to credit the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer, and

- 5 code to debit the balance associated with the payer account identifier and password in the database with the said fund transferred to payee's account.

18. (New) The system of Claim 17 includes computer codes for storing prepaid card amount in the host server over a network comprising:

10 code to prompt user to enter security code associated with the prepaid card;

code to receive the security code;

15 code to determine if the security code is valid;

code to determine if any account identifier is associated with the security code;

20 code to prompt user to enter an unique user account identifier, password, storage period and currency to be stored;

code to receive the said user account identifier, password, storage period and currency as inputted by user;

25 code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

code to calculate the stored value;

30 code to output stored value to user;

code to determine acceptability of stored value amount by user, and

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code to add said account identifier and password into database linked with the stored value amount.

19. (New) An Internet system using a convertible prepaid card for payment to a merchant in any currencies over a network comprising:

at least a merchant server further comprising;

a computer storage medium for storing executable program code; and

means for executing the said program code, wherein the program code further comprises:

code to receive a request for payment for good or services by purchaser;

code to generate a first transaction code to the host server;

code to generate a second transaction code to the purchaser; and

a host server having a database further comprising;

a computer storage medium for storing executable program code; and

means for executing the said program code, wherein the program code, further comprises:

code to receive the first transaction code from merchant server;

code to request purchaser to provide second transaction code and security code from prepaid card;

code to receive the second transaction code and security code as inputted by purchaser;

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code to authenticate the first transaction code and second transaction code;

code to authenticate the said security code for validity;

5 code to credit the amount requested for payment to merchant's account if the balance in the database associated with the security code is more than the requested amount for payment;

10 code to debit the balance associated with the security code in the database with the said amount paid to merchant's account; and

code to notify merchant server and purchaser.

15 20. (New) The system of Claim 19 wherein the said amount payable is in a currency other than the prepaid card's currency further comprising:

code to request purchaser to convert the equivalent amount in prepaid card's currency to the requested foreign currency amount if the balance in the database is more than the requested equivalent foreign currency amount for payment;

20 code to receive approval by purchaser for converting the said equivalent amount to the requested foreign currency amount for the transaction;

25 code to credit the converted amount in foreign currency for payment to merchant's account; and

code to debit the said credited amount equivalent in prepaid card's currency associated with the purchaser's prepaid card account in the database.

30 21. (New) The system of Claim 19 wherein said transaction codes comprising encrypted purchase information, amount, merchant information and a fixed period of expectancy.

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22. (New) Computer executable software code stored on a computer readable storage medium comprising:

code to prompt payer to input payer's user identifier and password;

code to authenticate the user identifier and password for validity;

code to prompt the payer to input payee's identifier and fund transfer information;

code to receive payee's identifier and fund transfer information;

code to authenticate the payee's identifier;

code to credit the fund to payee's account if the balance in the database associated with the payer identifier and password is more than the fund for transfer; and

code to debit the balance associated with the payer identifier and password in the database with the said fund transferred to payee's account.

23. (New) The computer executable software code according to Claim 22 further comprising:

code to prompt user to enter security code associated with the prepaid card;

code to receive the security code;

code to determine if the security code is valid;

code to determine if any identifier account is associated with the security code;

code to prompt user to enter an unique user identifier, password, storage period and currency to be stored;

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code to receive the said user account identifier, password, storage period and currency as inputted by user;

code to determine said user account identifier and password for uniqueness against other stored user identifiers and passwords;

code to calculate the stored value;

code to output stored value to user;

code to determine acceptability of stored value amount by user; and

code to add said account identifier and password into database linked with the stored value amount.

24. (New) Computer executable software code stored on a computer readable storage medium executable at a merchant server comprising:

code to receive a request for payment for good or services by purchaser;

code to generate a first transaction code to the host server;

code to generate a second transaction code to the purchaser; and further

codes executable at a host server comprising;

code to receive the first transaction code from merchant server;

code to request purchaser to provide second transaction code and security code from prepaid card;

code to receive the second transaction code and security code as inputted by purchaser;

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code to authenticate the first transaction code and second transaction code;

code to authenticate the said security code for validity;

5 code to credit the amount requested for payment to merchant's account if the balance in the database associated with the security code is more than the requested amount for payment;

10 code to debit the balance associated with the security code in the database with the said amount paid to merchant's account; and

code to notify merchant server and purchaser.

15 25. (New) The computer executable software code according to Claim 24 wherein the said amount requested for payment is in a currency other than the prepaid card's currency, said code executable at the host server further comprising:

20 code to request purchaser to convert the equivalent amount in prepaid card's currency to the requested foreign currency amount if the balance in the database is more than the requested equivalent foreign currency amount for payment;

code to receive approval by purchaser for converting the said equivalent amount to the requested foreign currency amount for the transaction;

25 code to credit the converted amount in foreign currency for payment to merchant's account; and

30 code to debit the said credited amount equivalent in prepaid card's currency associated with the purchaser's prepaid card account in the database.

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